



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of

BOSTON MUTUAL LIFE INSURANCE
COMPANY,

An Authorized Insurer

No. D06-310

CONSENT ORDER
IMPOSING A FINE

Findings of Fact:

1. Boston Mutual Life Insurance Company ("Boston Mutual") is authorized to conduct insurance business in Washington State. It issues life and disability insurance.
2. Boston Mutual filed its calendar year 2004 Annual Statement, Statement of Actuarial Opinion, and April Supplemental filing with the Office of the Insurance Commissioner ("OIC") on April 20, 2005.
3. Boston Mutual filed its calendar year 2005 Annual Statement with the OIC on February 28, 2006. However, Boston Mutual did not file the paper signature pages for the Statement of Actuarial Opinion ("SAO"), the Statement of Non-Guaranteed Elements ("SONGE") and Statement of Actuarial Opinion on Participating and Non-Participating Policies ("SAOPNP") until May 15, 2006.
4. Boston Mutual failed to file its calendar year 2005 Audited Financial Report with the OIC.

Conclusions of Law:

1. Boston Mutual's failure to timely file its calendar year 2004 and calendar year 2005 Annual Statements, 2004 April Supplemental filing, and 2005 Audited Financial Report constitutes four violations of RCW 48.05.250.
2. RCW 48.05.185 authorizes the Commissioner to impose a fine in lieu of or in addition to the suspension or revocation of an insurer's certificate of authority.

Consent to Order:

Boston Mutual consents to the following, in order to resolve this matter without further legal or administrative proceedings. The Insurance Commissioner consents to resolve this matter in consideration of Boston Mutual's payment of a fine as set forth below.

1. Boston Mutual consents to the entry of the foregoing Findings of Fact and Conclusions of Law, and acknowledges its duty to comply fully with all applicable laws and regulations of the State of Washington. It waives further administrative or legal challenge to the actions taken by the Insurance Commissioner that are related to the subject matter of this Order.

2. Within thirty days of the entry of this Order, Boston Mutual will pay to the Insurance Commissioner a fine in the amount of \$2,500 (two thousand five hundred dollars).

3. Failure to pay the fine in full within thirty days of the entry of this order will constitute grounds for revocation of the certificate of authority held by Boston Mutual in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 12TH day of DECEMBER, 2006.

BOSTON MUTUAL LIFE INSURANCE COMPANY

By: Walter J. Gorski

Printed Name: WALTER J GORSKI

Printed Corporate Title: VP, GENERAL COUNSEL & SEC'y

Pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner orders as follows:

Order:

1. Boston Mutual Life Insurance Company is ordered to pay, within thirty days of the entry of this order, a fine in the amount of \$2,500 (two thousand five hundred dollars).

2. Failure to pay the fine timely and in full will constitute grounds for revocation of the certificate of authority held by the insurer in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 18th day of December, 2006

MIKE KREIDLER
Insurance Commissioner

By: Marcia G. Stickler
Marcia G. Stickler
Legal Affairs Division